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UNITED STATES BANKRUPTCY COURT
DISTRICT OF WYOMING
DISTRICT OF WYOMING DIVISION

In re: GRAY, RUSSELL ALLEN
 GRAY, JULIE MARIE

§ Case No. 12-21027

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Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on October 11, 2012. The undersigned trustee was appointed on October 11, 2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 7,680.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>70.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>1,635.20</u>
Leaving a balance on hand of ¹	<u>\$ 5,974.80</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 07/22/2013 and the deadline for filing governmental claims was 04/09/2013. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,354.48. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,354.48, for a total compensation of \$1,354.48.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$37.77, for total expenses of \$37.77.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 11/20/2013 By: /s/RANDY L. ROYAL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 12-21027

Trustee: (700060) RANDY L. ROYAL

Case Name: GRAY, RUSSELL ALLEN
GRAY, JULIE MARIE

Filed (f) or Converted (c): 10/11/12 (f)

§341(a) Meeting Date: 11/16/12

Period Ending: 11/20/13

Claims Bar Date: 07/22/13

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 1046 SOUTH JACKSON, CASPER,WY 82601, VALUED AT 1	102,694.00	5,291.00		10.00	FA
2 CASH ON HAND	10.00	10.00		0.00	FA
3 FIRST INTERSTATE CHECKING CERTIFICATES OF DEPOSI	10.00	11.80		11.80	FA
4 HOUSEHOLD GOODS AND FURNISHINGS, INCLUDING AUDIO	530.00	530.00		0.00	FA
5 WEARING APPAREL	500.00	500.00		0.00	FA
6 WEDDING RINGS	300.00	300.00		0.00	FA
7 401 - K OTHER PENSION OR PROFIT SHARING PLANS. G	400.00	400.00		0.00	FA
8 2004 LINCOLN NAVIGATOR VALUED AT 8,322 OWES 12,1	8,322.00	0.00		0.00	FA
9 2012 TAX REFUND - ESTAT/DEBTOR(S) SHARE (u)	0.00	1,000.00		7,589.83	FA
10 WAGES (u)	0.00	68.37		68.37	FA
10 Assets Totals (Excluding unknown values)	\$112,766.00	\$8,111.17		\$7,680.00	\$0.00

Major Activities Affecting Case Closing:

HOLD FOR 2012 TAX REFUND
11-26-2012 RTO PREPARED
12-12-12 FILE REVIEWED
1-21-2013 FILE REVIEWED
4-10-2013 NEED 2012 TA RETURN
4-15-2013 TAX REFUND RECEIVED

Initial Projected Date Of Final Report (TFR): December 31, 2013

Current Projected Date Of Final Report (TFR): November 20, 2013 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 12-21027

Case Name: GRAY, RUSSELL ALLEN
GRAY, JULIE MARIE

Taxpayer ID #: **-***5492

Period Ending: 11/20/13

Trustee: RANDY L. ROYAL (700060)

Bank Name: Rabobank, N.A.

Account: ****048566 - Checking Account

Blanket Bond: \$84,384,262.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/15/13		IRS	2012 TAX REFUND		7,680.00		7,680.00
	{1}		CASH ON HAND 10.00	1110-000			7,680.00
	{3}		BANK ACCOUNT 11.80	1129-000			7,680.00
	{10}		WAGES 68.37	1229-000			7,680.00
	{9}		ESTATE/DEBTORS' SHARE OF 2012 TAX REFUND 7,589.83	1224-000			7,680.00
04/15/13	101	RUSSELL & JULIE GRAY	DEBTORS' SHARE OF 2012 TAX REFUNDS LESS WAGES, BANK ACCOUNT & CASH ON HAND	8500-002		1,635.20	6,044.80
04/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	6,034.80
05/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	6,024.80
06/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	6,014.80
07/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	6,004.80
08/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,994.80
09/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,984.80
10/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,974.80

ACCOUNT TOTALS	7,680.00	1,705.20	\$5,974.80
Less: Bank Transfers	0.00	0.00	
Subtotal	7,680.00	1,705.20	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$7,680.00	\$1,705.20	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # ****048566	7,680.00	1,705.20	5,974.80
	\$7,680.00	\$1,705.20	\$5,974.80

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-21027

Case Name: GRAY, RUSSELL ALLEN

Trustee Name: RANDY L. ROYAL

Balance on hand: \$ 5,974.80

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 5,974.80

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - RANDY L. ROYAL	1,354.48	0.00	1,354.48
Trustee, Expenses - RANDY L. ROYAL	37.77	0.00	37.77

Total to be paid for chapter 7 administration expenses: \$ 1,392.25

Remaining balance: \$ 4,582.55

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 4,582.55

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 4,582.55

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$10,742.50 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 42.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	AMERICAN INFOSOURCE LP AS AGENT FOR TD BANK, USA	1,021.19	0.00	435.63
2	CERASTES, LLC	1,653.90	0.00	705.52
3	CAPITAL RECOVERY V, LLC	1,402.49	0.00	598.28
4	ROCKY MOUNTAIN RECOVER	3,817.12	0.00	1,628.31
5	ECAST SETTLEMENT CORPORATION, ASSIGNEE	500.50	0.00	213.50
6	ECAST SETTLEMENT CORP,	2,347.30	0.00	1,001.31

Total to be paid for timely general unsecured claims: \$ 4,582.55

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

